

In re:  
George L Kix  
Robin C Kix  
Debtors

Case No. 17-14162-mdc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Nov 18, 2022

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 17

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 20, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ George L Kix, Robin C Kix, 5301 Downs Run, Pipersville, PA 18947-1139
13935029	+ Marvic Supply Co., Inc, c/o Edward N. Flail, Jr, 10 Harrow Circle, Wayne, PA 19087-3852
13953393	+ Marvic Supply Co., Inc., P. O. Box 1290, Doylestown, PA 18901-0100
13947752	+ VNB Loan Services, 747 Chestnut Ridge RD, Chestnut Ridge, NY 10977-6224

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Nov 19 2022 00:16:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
13962342	EDI: GMACFS.COM	Nov 19 2022 05:13:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
13972232	+ EDI: BANKAMER2.COM	Nov 19 2022 05:13:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
13995316	Email/PDF: bncnotices@becket-lee.com	Nov 19 2022 00:22:06	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
13935006	+ EDI: CRFRSTNA.COM	Nov 19 2022 05:13:00	Credit First/CFNA, Bk13 Credit Operations, Po Box 818011, Cleveland, OH 44181-8011
14005970	Email/Text: ECF@fayservicing.com	Nov 19 2022 00:15:00	Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609
13935026	+ EDI: IRS.COM	Nov 19 2022 05:13:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
13964075	Email/Text: Bankruptcy.Notices@pnc.com	Nov 19 2022 00:15:00	PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101
13995754	EDI: PRA.COM	Nov 19 2022 05:13:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
13938512	EDI: PENNDEPTREV	Nov 19 2022 05:13:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
13938512	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 19 2022 00:15:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
13972079	EDI: Q3G.COM	Nov 19 2022 05:13:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14459742	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Nov 19 2022 00:16:00	U.S. Bank Trust National Association as Trustee f, Serviced by Select Portfolio Servicing., PO Box 65250, Salt Lake City, UT 84165-0250

District/off: 0313-2

User: admin

Page 2 of 3

Date Rcvd: Nov 18, 2022

Form ID: 3180W

Total Noticed: 17

13993687

Email/PDF: bncnotices@becket-lee.com

Nov 19 2022 00:22:22

eCAST Settlement Corporation, PO Box 29262,  
New York NY 10087-9262

TOTAL: 14

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 20, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 18, 2022 at the address(es) listed below:

Name	Email Address
BRETT ALAN SOLOMON	on behalf of Creditor PNC Bank National Association bsolomon@tuckerlaw.com, agilbert@tuckerlaw.com
BRETT ALAN SOLOMON	on behalf of Defendant PNC BANK N.A. S/B/M TO NATIONAL CITY BANK bsolomon@tuckerlaw.com, agilbert@tuckerlaw.com
BRIAN CRAIG NICHOLAS	on behalf of Creditor FAY SERVICING LLC bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
BRIAN CRAIG NICHOLAS	on behalf of Creditor U.S. Bank Trust National Association as Trustee for GIFM Holdings Trust bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
BRIAN CRAIG NICHOLAS	on behalf of Creditor Fay Servicing LLC bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
CANDYCE I. SMITH-SKLAR	on behalf of Debtor George L Kix mail@njpalaw.com r56958@notify.bestcase.com
CANDYCE I. SMITH-SKLAR	on behalf of Joint Debtor Robin C Kix mail@njpalaw.com r56958@notify.bestcase.com
DENISE ELIZABETH CARLON	on behalf of Creditor U.S. Bank Trust National Association as Trustee for GIFM Holdings Trust bkgroup@kmlawgroup.com
JILLIAN NOLAN SNIDER	on behalf of Defendant PNC BANK N.A. S/B/M TO NATIONAL CITY BANK jsnider@fbtlaw.com, agilbert@tuckerlaw.com
JILLIAN NOLAN SNIDER	on behalf of Creditor PNC Bank National Association jsnider@fbtlaw.com, agilbert@tuckerlaw.com
KEITH D. SKLAR	on behalf of Plaintiff George L Kix njpalaw@gmail.com r56958@notify.bestcase.com
KEITH D. SKLAR	

District/off: 0313-2

User: admin

Page 3 of 3

Date Rcvd: Nov 18, 2022

Form ID: 3180W

Total Noticed: 17

on behalf of Plaintiff Robin C Kix njpalaw@gmail.com r56958@notify.bestcase.com

KEITH D. SKLAR

on behalf of Joint Debtor Robin C Kix njpalaw@gmail.com r56958@notify.bestcase.com

KEITH D. SKLAR

on behalf of Debtor George L Kix njpalaw@gmail.com r56958@notify.bestcase.com

KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

KENNETH E. WEST

on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com

KEVIN M. BUTTERY

on behalf of PROF-2013-S3 LEGAL TITLE TRUST II BY U.S. BANK NATIONAL ASSOCIATION, AS LEGAL TITLE  
TRUSTEE cdigianantonio@rascrane.com

THOMAS SONG

on behalf of Creditor Prof-2013-S3 Legal Title Trust II et al tomysong0@gmail.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 19

**Information to identify the case:**

Debtor 1

George L Kix

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-1865

EIN --

Debtor 2

Robin C Kix

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-3283

EIN --

United States Bankruptcy Court Eastern District of Pennsylvania

Case number: 17-14162-mdc

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

George L Kix

Robin C Kix

11/18/22**By the court:** Magdeline D. Coleman  
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**